

Account A	Account B-I	Account B-II	Account C
<ul style="list-style-type: none"> > Pays for high deductible insurance premium > Amount of deductible can be set for the whole group or for an individual 	<ul style="list-style-type: none"> > Individual Medical Savings Accounts > Will carry forward > Employer can decide on vesting time 	<ul style="list-style-type: none"> > Hold a portion of the premium in reserve to "loan" money to those who may need to pay the high deductible. Annual sweep into individual MSA on Dec 31. 	<ul style="list-style-type: none"> > Promote good health and preventive care. Allocate \$ amounts to get annual physicals, necessary tests, kids shots etc. (use it or lose it to the group)

Key features:

- > Individuals are in charge of their health care
- > Eliminate billing altogether
- > Create the Health Care Bank Card with debit amounts

Fig. 2

Account A	Account B-I	Account B-II	Account C
<ul style="list-style-type: none"> > Identify insurance companies that write high deductible policies > Get premium quotes for different deductibles: \$5000; 10K; > Group deductibles 	<ul style="list-style-type: none"> > Identify Banks willing to set up such accounts, much like IRAs > Banks will hold cash for the corporations and for the individuals 	<ul style="list-style-type: none"> > Banks will hold these funds in reserve until Dec 31 when the balance will be given back to individual MSA account holders 	<ul style="list-style-type: none"> > Promote good health and preventive care. Allocate \$ amounts to get annual physicals, necessary tests, kids' shots etc. (use it or lose it to the group)

Key features:

- Identify companies willing to participate
- Identify physician groups and hospitals etc willing to participate
- Develop the Health Debit Cards with defined CPT codes and pre-authorized negotiated payments

Fig. 1

Fig. 3

